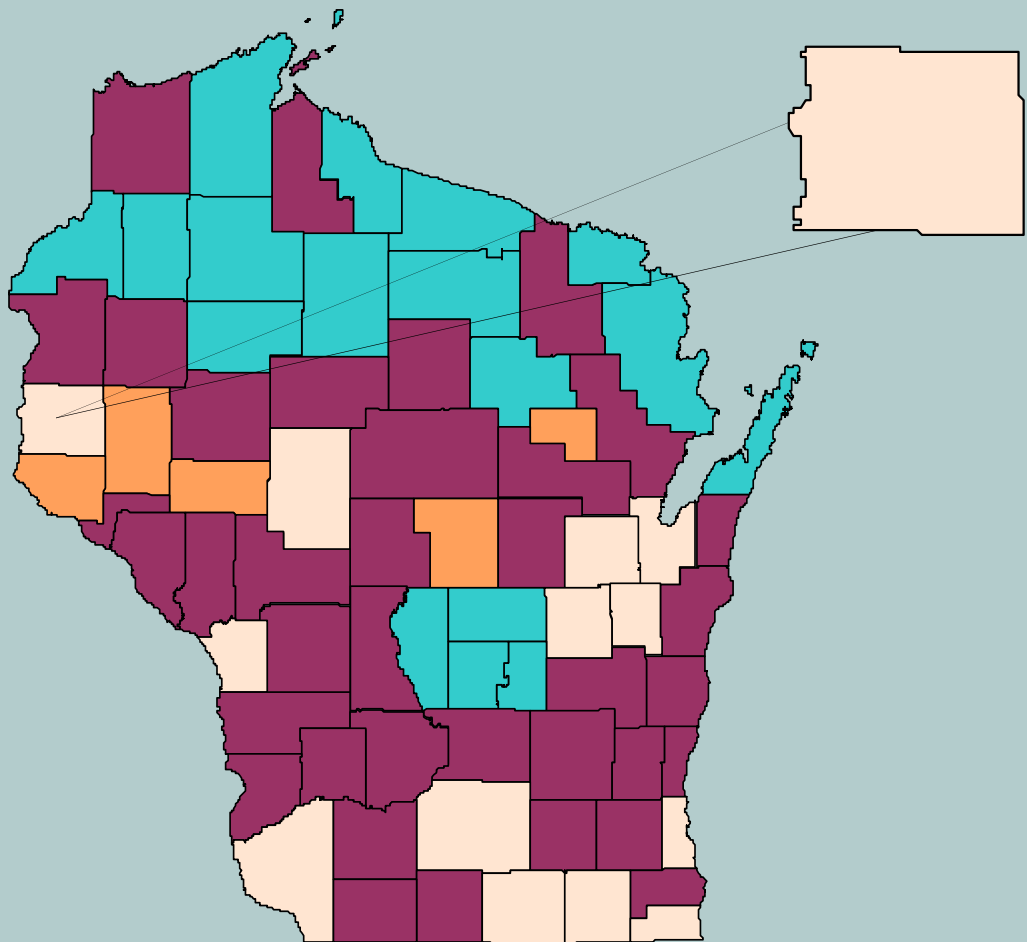


St. Croix County Workforce Profile

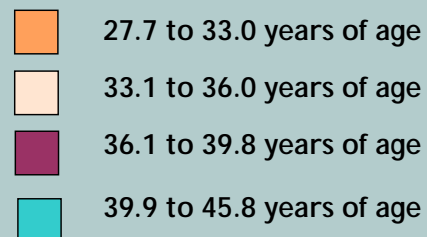
Median Age by County, 2000



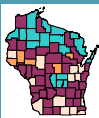
Your complete
guide to the
state of the
labor force of
today and a
glimpse into
the economy of
tomorrow.



State of Wisconsin
Department of Workforce Development
October 2002



Source: Census 2000 of the United States



County Population

The tremendous growth in population that occurred from 1990 to 2000 in St. Croix County continued through the end of the year. From April 2000 (census) through January 1, 2001 the population increased by another 1,597 residents, or 2.5 percent. This rate of growth is over three times that of the increase of 0.7 percent in both the state and nation. Much of this rapid growth in population can be attributed to the proximity of the Minneapolis-Saint Paul Metropolitan Statistical Area (MSA), also known as the Twin Cities. In fact, the population and labor force of St. Croix County is so integrated with the Twin Cities that the county is part of the MSA.

The population in St. Croix County increased 25.7 percent from 1990 to 2000. That was the second fastest growth rate in the state of Wisconsin, slightly less than three times the state growth rate of 9.6 percent and nearly double the national growth rate of 13.2 percent. The population increase during the 1990s of just over 12,900 was primarily from people moving to the county. The number of births (7,696) did exceed the number of deaths by 3,551 but net migration added 9,353 new residents.

A net gain in population from migration means that more people moved to the county than moved out of the county. Census 2000 revealed that prior

to 1995, roughly 23 percent of the population 5 years and older, or 13,745 residents, lived in a different county. Of that group, 37 percent migrated to the county from within the state and 63 percent moved from another state.

The increase in population from migration in the last decade is especially noticeable in the municipalities that border Minnesota where over half the total increase in county population occurred. The City of Hudson added 2,397 residents, the second greatest increase in the county. The Town of Hudson, with an increase of 68.3 percent and the addition of 2,521 residents was the fastest growing municipality in the county. Continued growth through the end of 2000 made the town the second largest municipality in the county ahead of the City of New Richmond where the population increased by 1,204 residents in the last decade.

An additional indication of the extent of growth in the county is seen in the changes in the county's housing stock. Between 1990 and 2000, 5,675 housing units were built in St. Croix County, accounting for 27 percent of the county's existing housing stock. The total number of housing units in 2000 is roughly 5,746 units more than were present in 1990,

(Continued on page 2)

Total Population

	2000 Census	January 1, 2001 Estimate	Percent change
United States	281,421,906	283,474,000	0.7%
Wisconsin	5,363,675	5,400,449	0.7%
Saint Croix County	63,155	64,752	2.5%

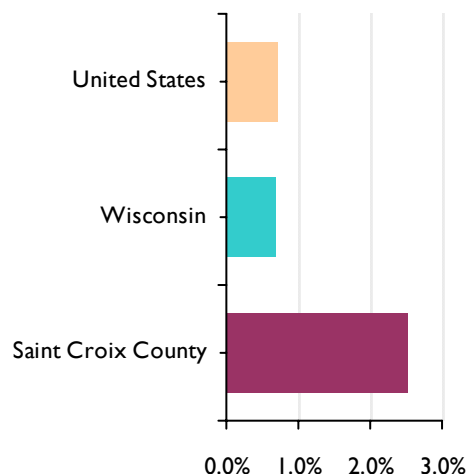
Ten Largest Municipalities

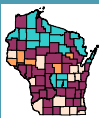
Hudson, City	8,775	9,151	4.3%
Hudson, Town	6,213	6,419	3.3%
New Richmond, City	6,310	6,399	1.4%
Troy, Town	3,661	3,690	0.8%
North Hudson, Village	3,463	3,560	2.8%
St. Joseph, Town	3,436	3,483	1.4%
Star Prairie, Town	2,944	3,027	2.8%
Baldwin, Village	2,667	2,773	4.0%
Somerset, Town	2,644	2,703	2.2%
River Falls, City*	2,318	2,342	1.0%

* Saint Croix portion only

Source: Wisconsin Department of Administration, Demographic Services, 2002

Population Growth 2000-2001





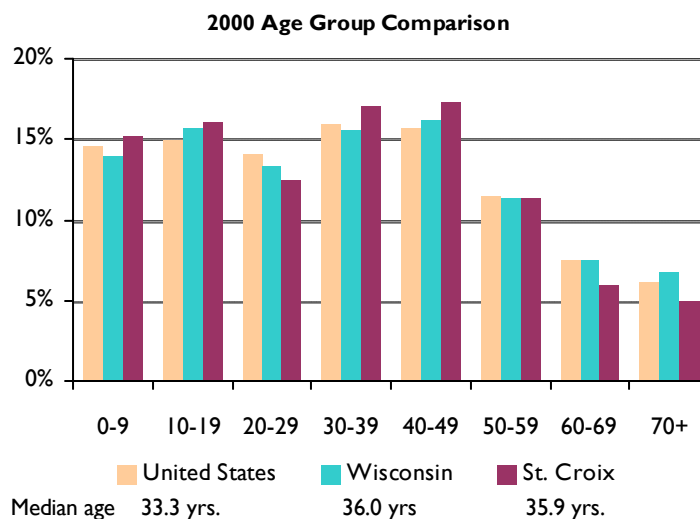
representing an increase of 31 percent.

The residents moving to the county were in large part white, younger, and educated. Roughly 98 percent of the population were white in 1990 and that changed very little in 2000. During the decade the white population increased by 11,966 residents.

The greatest increase in population occurred in the 40-49 year old group. While some of this was due to the aging of younger residents most of it was from residents moving to the county. The higher birth rates during the 1980s and 1990s also boosted the share of residents under the age of 20. However, once they graduate from high school, these residents leave the area to continue their education or search for work. This loss is evident in the drop in 20-29 year old group.

The higher concentrations of the population in most of the age cohorts under the age of 50 impact the median age in the county. The median age increased from 31.6 in 1990 to 35 in 2000. Not only is the current median age lower than in the state, it is lower than in 60 of the state's 72 counties.

Even though the county population is relatively

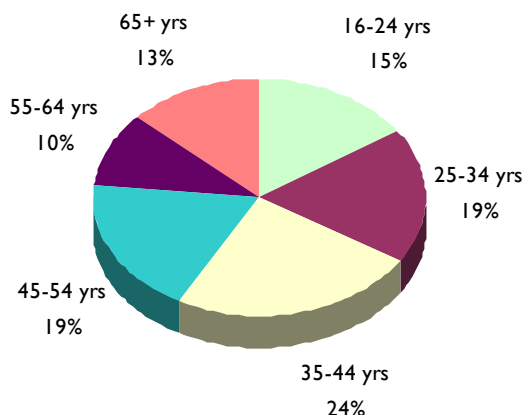


Source: US Department of Commerce, Census Bureau, *Census 2000*

young, it is important to remember that the largest increase among the population groups did occur in the 40-49 year old group, followed by the second largest increase in the 50-59 year old group. This is the result of an aging population and migration, both of which impact the local labor supply and will significantly influence the change in county demographics in the next ten to twenty years.

County Civilian Labor Force

Saint Croix County Labor Force Age Groups



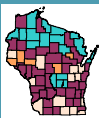
Source: US Dept. of Commerce, Census Bureau, *Census 2000*

The US Bureau of Labor Statistics (BLS) includes only the population 16 years and older as a potential source of labor. The BLS also excludes the population residing in institutions, such as nursing homes and prisons, and military personnel as a source of labor.

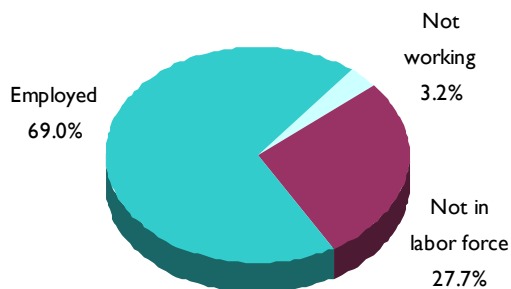
The St. Croix County population in 2000 16 years and older totaled 47,739. This population comprises the potential labor force in the county even though 13 percent is 65 years and older. The population over 65 years old shares some common characteristics. To begin with, most of them are retired, even though a recent trend has retirees returning to the workforce to pursue new interests.

Other age groups also share characteristics. The 16-24 year olds are generally in school, work part-time and during summer breaks, and are starting their first jobs. This group is largely responsible for the increase in labor force during the summer months.

(Continued on page 3)

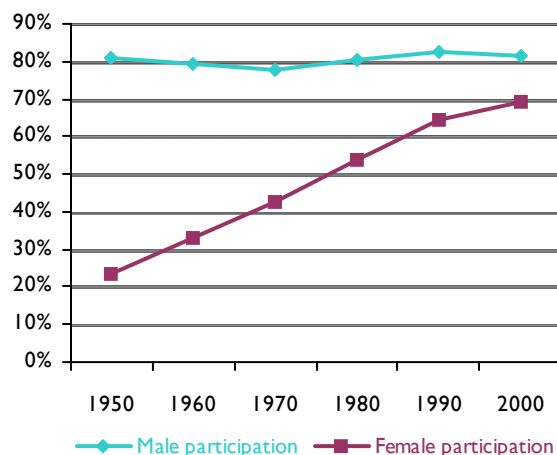


2001 Labor Force Participation



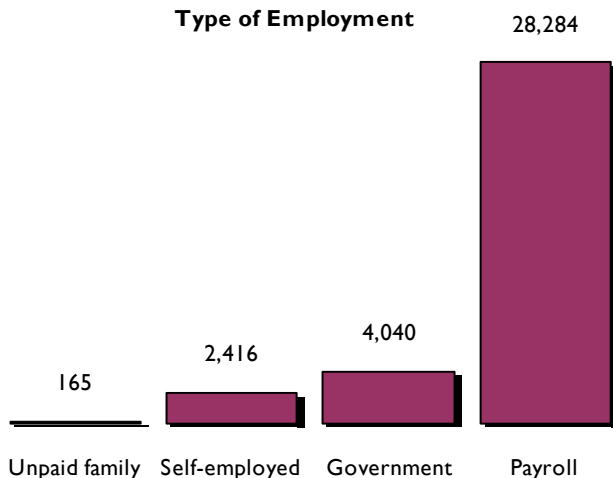
Source: Estimated from WI Dept. of Administration population estimates, Jan. 2001, US Census Bureau, and WI Local Area Unemployment Statistics.

Labor Force Participation of Male and Female Residents



Source: US Dept. of Commerce, Census Bureau, Census 2000

Type of Employment



Source: US Dept. of Commerce, Census Bureau, Census 2000

The next group, 25-34 year olds, are the work-force of the future, developing and honing skills, and beginning new careers. Many are starting and raising families, acquiring property, and working in at least one job if not two. Many of these same characteristics are shared by the next group and the largest in the county, 35-44 year olds. This group is also preparing to send children to college, adding or upgrading housing, and looking for ways to add to the family income. Labor force participation is often highest in this group. By middle-age, workers begin to think about retirement, and during the 1990s, workers were retiring in their fifties. By 65 years old most of the population has retired.

Because each age group has different interests the number of individuals who are employed or at least look for work varies. Labor force participation rates by age groups from Census 2000 is scheduled for release in the fall of 2002.

An estimate of labor force participation in 2001 in St. Croix County included 69.0 percent of the labor force age population that worked, 3.2 percent of the population that were unemployed and 27.7 percent who choose not to work. The labor force participation rate in 2001 (the percent of the population 16 years and over that either worked or looked for work) was 72.3 percent.

Labor force participation, based on estimates from the Local Area Unemployment Statistics (LAUS) program, peaked in the county in the mid-1990s and has been falling steadily since then. Participation is currently lower than in the state (73.5%) and but higher than in the nation (66.9%). The high participation rate is probably from the high share of population under 50 years old who are more active in the labor force and from a high participation of females.

Over the last fifty years, participation in the labor force of females has steadily increased from 24 percent in 1950 to 69 percent in 2000. Participation of men has also remained high, contrary to state and national trends. In general, male participation nationally and in Wisconsin declined as workers, typically male, were unable to shift from goods-producing jobs to service-producing jobs. But the shift to service-producing jobs, many of them in the Twin Cities, occurred as workers moved to St. Croix County, not as the county industry mix changed. Workers in the service-producing sector tend to remain in the labor force longer.

Labor force participants who work are engaged in

(Continued on page 4)



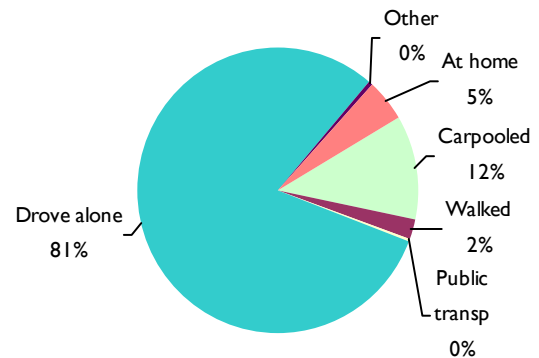
several 'types of employment'. In St. Croix County 81 percent of the employed population work for a private employer and receive a payroll check. Government workers also receive a payroll check and comprise 12 percent of total employment.

Roughly 7.0 percent of workers in St. Croix County are either self-employed or work as an unpaid family member. The share of self-employed and unpaid family members is greater in St. Croix County than in the state (6.4%), and is less than in 1990. Self-employed and proprietors tend to stay in the labor force longer than workers in payroll jobs.

The number of self-employed and unpaid family members is a good reminder that total employment in the labor force includes more workers than just those employed in payroll jobs. It is one of the reasons that total employment in most counties is often greater than the number of nonfarm wage and salary employment (see page 5).

An additional factor that effects the local labor force is the number of workers who commute into, or out of the county for jobs. Census 2000 revealed that roughly eight percent of the workers living in St. Croix County traveled to jobs in other Wisconsin counties while another 44 percent, about 15,100 workers, traveled to jobs in another state. The spe-

County Travel-to-Work Patterns



Source: US Dept. of Commerce, Census Bureau, Census 2000

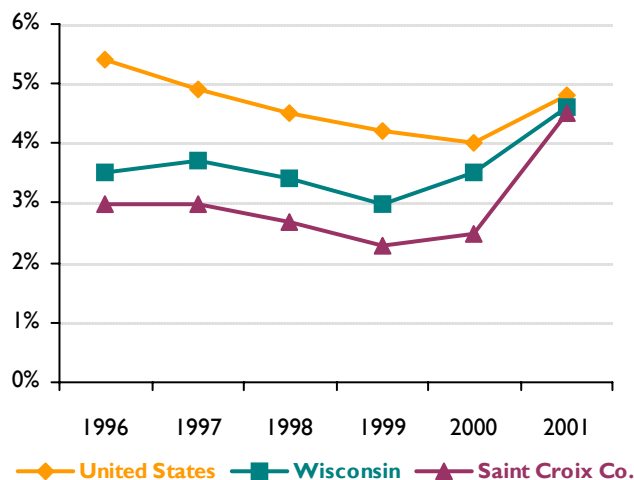
cific destination of those workers from the census is not scheduled for release until 2003 but it is very likely that they work in Minnesota.

Over the last five years the number of employed in St. Croix County increased by 2,300 from 31,000 in 1996 as employers added workers. Job growth slowed considerably in the last year, however, as employers locally felt the slow-down in state and nation. The slowdown resulted in nearly doubling the county unemployment rate.

The county unemployment rate remains lower than the rate in the nation or the state but just barely. There are fluctuations in seasonal jobs in manufacturing, construction and tourism that elevate the unemployment rate during the winter months but until 2001 even those rates remained lower than state and national unemployment rates. In 2001, unemployment rates exceeded state and national rates in four months including the March unemployment rate of 6.3 percent, the highest of the year.

Most of the workers in St. Croix County drive alone to a job, while 12 percent, higher than in the state, were part of a car pool. Roughly five percent of those employed work at home, compared with four percent in the state. And, with little public transportation, it is no surprise that so few take advantage of it.

Unemployment Rate Comparison



Saint Croix County Civilian Labor Force Data

	1996	1997	1998	1999	2000	2001
Labor Force	32,000	32,600	33,100	33,000	33,800	34,800
Employed	31,000	31,600	32,300	32,200	33,000	33,300
Unemployed	950	980	880	770	850	1,570
Unemployment Rate	3.0%	3.0%	2.7%	2.3%	2.5%	4.5%

Source: WI Department of Workforce Development, Local Area Unemployment Statistics, revised March 2002



County Industry Employment

Nonfarm Wage and Salary Employment

	1996	1997	1998	1999	2000	2001	Percent change	
							1 year	5 year
Total	21,952	22,896	23,709	25,032	26,407	26,798	1.5%	22.1%
Goods Producing	7,275	7,243	7,185	7,809	8,504	8,419	-1.0%	15.7%
Construction & Mining	853	946	1,022	1,256	1,401	1,433	2.3%	68.0%
Manufacturing	6,422	6,297	6,164	6,554	7,103	6,986	-1.6%	8.8%
Durable	4,180	4,160	4,070	4,180	4,474	4,144	-7.4%	-0.8%
Nondurable	2,243	2,137	2,094	2,373	2,629	2,842	8.1%	26.7%
Service Producing	14,677	15,652	16,524	17,223	17,903	18,379	2.7%	25.2%
Transportation, Communications & Utilities	991	1,059	1,093	1,154	1,123	1,082	-3.7%	9.2%
Total Trade	5,185	5,349	5,575	5,919	6,234	6,508	4.4%	25.5%
Wholesale	560	549	561	581	601	637	5.9%	13.7%
Retail	4,625	4,800	5,014	5,338	5,633	5,871	4.2%	26.9%
Finance, Insurance, and Real Estate	618	664	685	697	810	923	14.0%	49.3%
Services & Misc.	4,820	5,534	5,975	6,091	6,212	6,310	1.6%	30.9%
Total Government	3,063	3,046	3,197	3,362	3,524	3,556	0.9%	16.1%

Source: WI Department of Workforce Development, Nonfarm wage and salary estimates, revised March 2002

Nonfarm wage and salary employment is an estimate of the number of jobs generated by employers who are located in St. Croix County. All jobs are counted from managers to laborers, who work full-time, part-time, temporary, seasonal, or by piece-work. Employment is classified using the Standard Industrial Classification (SIC) of the primary product

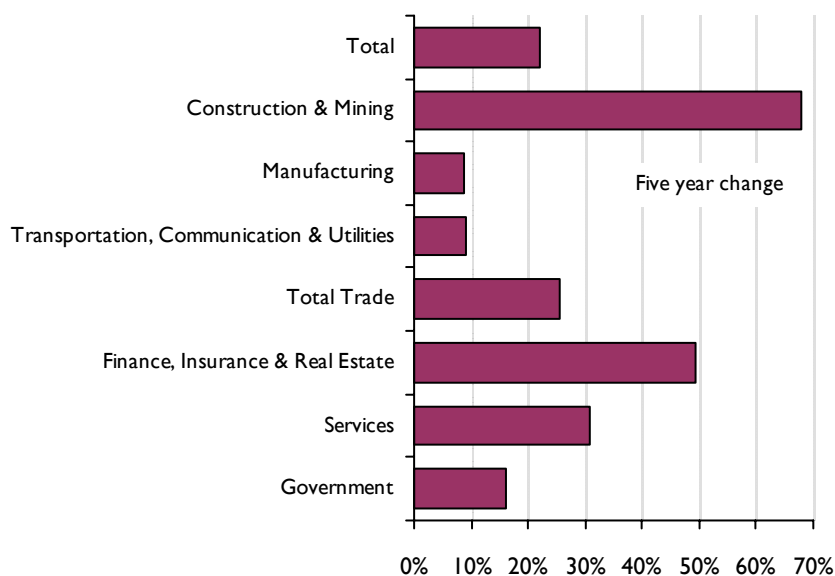
of the employer.

It becomes apparent when you look at this table that St. Croix County workers find jobs with more than just county employers. There were 26,798 nonfarm wage and salary jobs in the county in 2001, a year when the total employment in the labor force (county residents) was 33,300. In addition to jobs in St. Croix County, workers drove to jobs in adjacent counties and found work through self-employment.

That said, local employers have worked hard to provide jobs for residents. From 1996 to 2001, area employers added nearly 5,000 jobs to the county economy of which 400 were added in the last year. Both the increase of 22.1 percent in the five-year period and 1.5 percent in the one-year period exceed comparative changes in the state of 8.7 percent and a negative 0.3 percent.

Job growth in the last year was stymied by reductions primarily from durable goods employers. These reductions were greater than the job additions from non-durable goods employers and produced a total loss of 120 manufacturing jobs. Some of those losses can be seen in the

Employment Change by Industry Division: 1996 to 2001



Source: WI DWD, Nonfarm wage and salary estimates, revised March 2002

(Continued on page 6)



Top 10 Employers

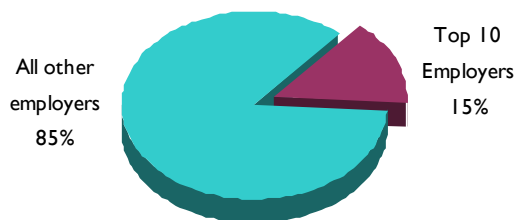
Company	Product or Service	Size
County of St. Croix	Executive & general government	500-999
School District of Hudson	Education	500-999
New Richmond Public School	Education	250-499
Donaldson Co. Inc.	Industrial equipment: pollution controls	250-499
Phillips Plastics Corp.	Plastics products: injection molding	250-499
Mc Millan Electric Co.	Electrical equipment: capacitor motors	250-499
SIG Pack Inc.	Industrial equipment: packaging equipment	250-499
EconoFoods	Food store: groceries	250-499
Arrow Precision Plastics Inc.	Plastics products: injection molding	250-499
Wal-Mart Associates Inc.	General merchandise store	250-499

Top 10 Industry Groups

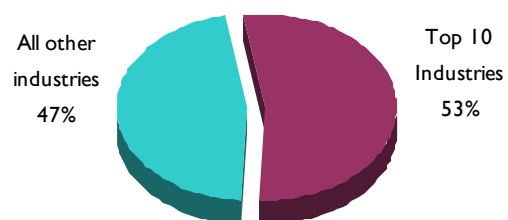
Industry Group	March 2001		Numeric change	
	Employers	Employees	1-year	5-year
Eating and Drinking Places	108	2,161	12	496
Industrial Machinery and Equipment	44	2,123	-105	113
Health Services	81	2,066	45	250
Educational Services	16	1,970	-5	326
Rubber and Misc. Plastics Products	14	1,286	-56	463
Automotive Dealers & Service Stations	44	1,122	62	268
Executive, Legislative, and General	31	1,000	18	99
Business Services	79	934	-126	244
Electronic & other Electric Equipment	10	854	-192	-574
Food Stores	19	818	185	146

*data suppressed to maintain confidentiality

Top 10 Employers' Share of Nonfarm Employment



Top 10 Industry Group Share of Nonfarm Employment



Source: WI Department of Workforce Development, ES-202 file tape, December 2001

list of top ten industry groups in the county.

Both industrial machinery and electronic and other electrical equipment are industry groups that produce durable goods and both lost jobs in the last year and the latter lost nearly 600 jobs in the five-year period. Rubber and miscellaneous plastics products, with over 460 new jobs in the five-year period, is part of nondurable goods manufacturing. All three groups are represented on the list of large-

est employers.

Of the 1,780 employers in the county, the three largest employers represent two government industry groups: education services and executive, legislative and general government. Both groups added jobs in the five-year period.

The largest industry group, eating and drinking places, is not represented by a large employer. Most

(Continued on page 7)



retail trade employers, especially those in eating and drinking places, are small but together employ many workers. That said, there are two retail trade employers among the ten largest in the county.

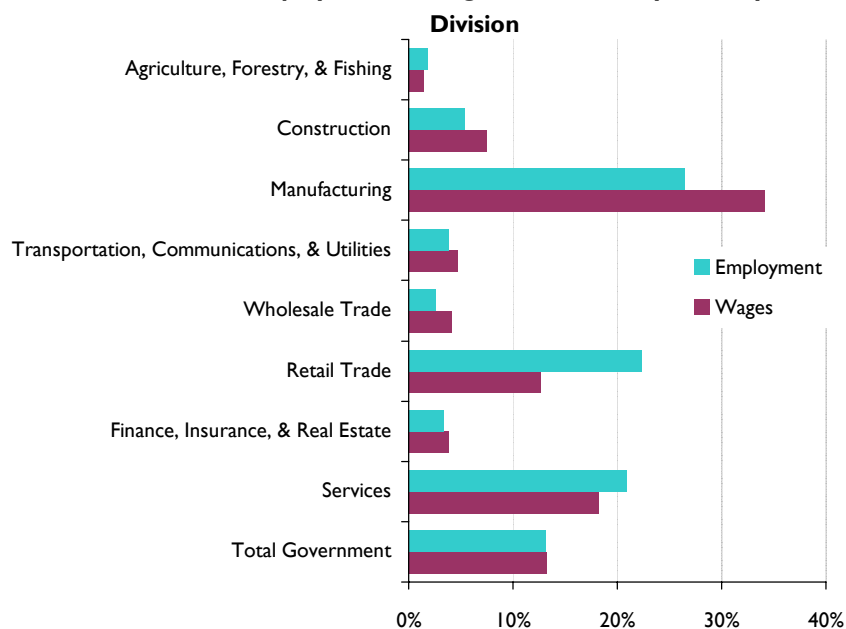
Retail trade employers provide over 22 percent of the jobs, the second largest share of employment in St. Croix County, but total payroll is less than 13 percent of the payroll from all employers of \$697,188,522. The annual average wage for retail trade workers of \$15,126 is much higher than for similar workers in the state, however, and reflects

the competitive wages paid to retail workers in the Twin Cities. The annual average wage is still the lowest of all industries in the county. Jobs in retail trade are generally part time and seasonal which reduces the total number of hours worked, and paid, in a year.

Payroll from manufacturing employers of \$237,998,865 is two and half times greater than from retail trade employers and the largest in the county. The annual average wage for manufacturing workers is also more than twice that of retail trade workers, although it isn't the highest average wage in the county. Workers in wholesale trade earned the highest annual average wage.

The annual average wage in the county of \$26,766 was 2.2 percent higher than in 2000 and 21.5 percent higher than in 1996. Both increases exceeded the change in the state annual average wage of 0.8 and 18.8 percent, respectively. Of all the caveats that affect the annual average wage in an area, part-time and seasonal work, turnover, overtime; one, employer reductions, still needs mentioning. Employers generally lay off the least senior workers who earn less money than those retained. The higher wages of the remaining workers inflate the increase in wages over a year.

2001 Employment & Wage Distribution by Industry



Annual Average Wage By Industry Division

	Saint Croix Co. Annual Average Wage	Wisconsin Annual Average Wage	Percent of State Average	1-year percent change	5-year percent change
All Industries*	\$ 26,766	\$ 30,922	86.6%	2.2%	21.5%
Agriculture, Forestry, & Fishing	\$ 20,675	\$ 22,565	91.6%	9.2%	36.5%
Construction	\$ 37,193	\$ 39,011	95.3%	1.3%	39.8%
Manufacturing	\$ 34,552	\$ 39,739	86.9%	3.8%	22.2%
Transportation, Communications, & Utilities	\$ 33,009	\$ 36,639	90.1%	-0.3%	28.5%
Wholesale Trade	\$ 42,901	\$ 40,521	105.9%	-1.9%	48.4%
Retail Trade	\$ 15,126	\$ 14,596	103.6%	5.8%	21.7%
Finance, Insurance, & Real estate	\$ 30,695	\$ 40,933	75.0%	4.8%	33.0%
Services	\$ 23,302	\$ 28,775	81.0%	5.1%	24.5%
Total Government	\$ 26,993	\$ 33,785	79.9%	0.0%	11.5%

* Mining excluded from table since wages were suppressed to maintain confidentiality in every county

Source: WI DWD, *Employment, Wages, and Taxes Due covered by Wisconsin's U.C. Law, 2002*



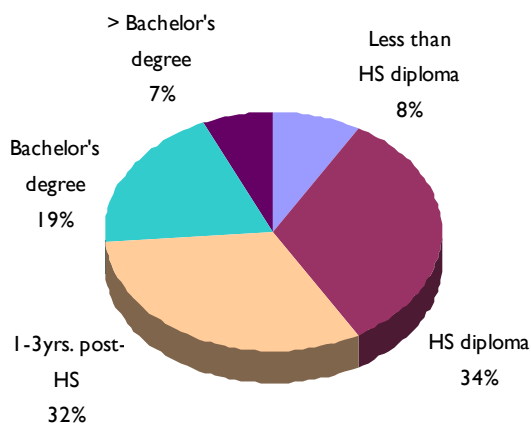
Occupation and Education Characteristics of County Population

The previous pages explored jobs classified by industry, but jobs are also classified by occupation. Data on occupation employment is more difficult to access, especially at the county level, but the census offers a glimpse into the types of occupations in St. Croix County. The distribution of occupations reflects the employment of all resident workers, including those that work outside the county and are self-employed.

The largest group in the county and the state is management, professional and related occupations. The mix of occupations in this group varies by geographic location. In St. Croix County, many of the jobs are for teachers and health care professionals and are primarily found with employers in the services industry division and local schools. Because of the proximity to the Twin Cities, however, there are also a large number of financial specialist, computer specialists, architects, and engineers living in the county. Jobs in this group require education and training beyond high school. Nationally, 80 percent of jobs in this group require post-secondary education, while in Wisconsin, roughly 78 percent do.

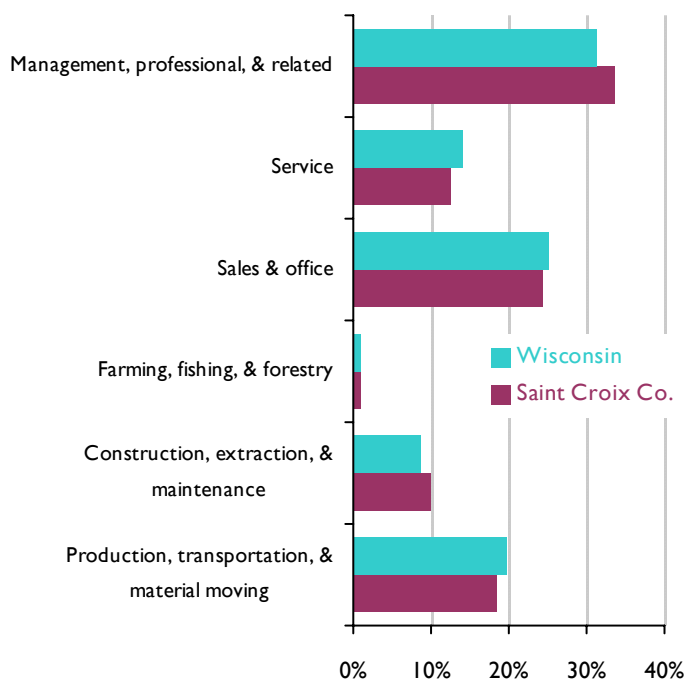
In St. Croix County 58 percent of the population 25 years old and over have some education beyond high school, and 26 percent hold a college degree. Statewide, 22.5 percent of the same population group holds a college degree (Census 2000). The higher share of college degreed residents again re-

Education Attainment in 2000



Source: US Dept. of Commerce, Census Bureau, Census 2000

Employment by Occupation Group: 2000

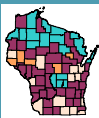


US Department of Commerce, Census 2000

flects the influence of the occupations of workers employed in the Twin Cities, especially those employed in the large number of professional jobs.

An even larger share of the population, however, has 1-3 years of post-secondary education that could include some college with no degree, an associate degree, or technical college training. Workers in this group find employment in all occupational groups including the sales and office occupational group, the second largest group in the county. Occupations in this group include accounting, advertising, technical sales, and general office occupations and are found in all industry divisions. Employers now expect workers in many of these occupations to have some training beyond high school. The same is true of many of the production and maintenance occupations, the third largest in the county.

The fourth largest group is service occupations. This group is smaller in the county than in the state and has the fewest occupations that require training beyond high school. Service occupations include nurse aides, janitors, kitchen workers, waiters, and protective service workers.



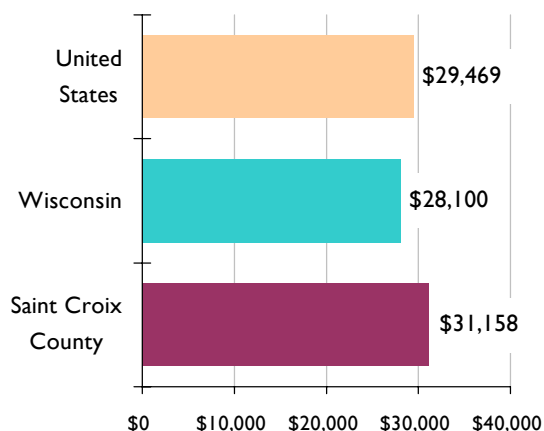
County Income Information

The median household income in 1999 (last full year of income data used for census) in St. Croix County of \$54,930 was 125 percent of the state median income of \$43,791 and 101 percent of the median income in the Twin Cities of \$54,304. Nearly 15 percent of the households in the county had an annual income over \$100,000 while only eight percent earned less than \$15,000. With so few households with lower incomes it is no wonder that the poverty rate in the county of 4.0 percent is less than half the rate in the state of 8.7 percent.

Household income includes income not only from wages of all persons living in the household, but also from self-employment, proprietorships, investments, assets, social security, retirement, Veteran's benefits, welfare, and unemployment benefits. Because there is generally more than one person in a household (the average in St. Croix County is 2.7 persons per household) and workers often hold more than one job helps explain why household income is higher than both per capita personal income and average income from wages.

Per capita personal income (PCPI) is the total income in an area, \$1,983,830,000 in St. Croix County, divided by the total population. PCPI in the county in 2000 of \$31,158 was 111 percent of the PCPI in Wisconsin and 106 percent of the United States. In the last year it increased 5.7 percent, exceeding the increase in the state but not in the nation.

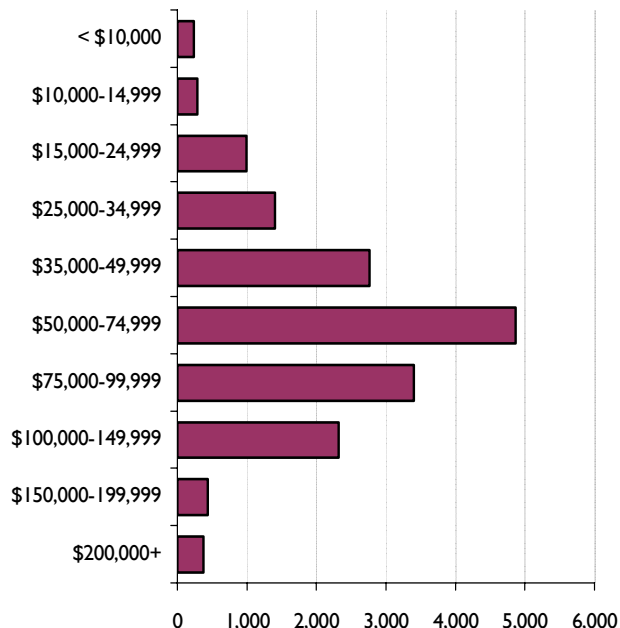
Per Capita Personal Income 2000



Source: US Department of Commerce, Bureau of Economic Analysis

Households by Income Range

Median household income in Saint Croix Co. \$54,930



Source: US Dept. of Commerce, Census Bureau, Census 2000

Net earnings represent a larger source of income in St. Croix County than in the state and nation and roughly 45 percent of those earnings are from residents who work outside the county, probably the Twin Cities where wages are higher (the annual average wage in 2000 was \$39,549).

Components of Total Personal Income: 2000

